



# how to apply for credit

Before a credit provider decides to grant you credit, they first need to determine if you're a reliable credit client.

## *What do credit providers look at?*

Credit providers want to know that the credit they grant will be paid back on time and in full.

Therefore, they do a credit risk assessment to evaluate potential borrowers. They do this to determine if you'll be a reliable credit client.

When they do the assessment they look mostly at your:

1. affordability
2. employment
3. credit behaviour